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**Testimony of Victoria Veltri  
Healthcare Advocate**

**Submitted to the Insurance and Real Estate Committee  
In Support of SB 98  
February 21, 2012**

Good afternoon, Representative Megna, Senator Crisco, Senator Kelly, Representative Sampson, and members of the Insurance and Real Estate Committee. For the record, I am Vicki Veltri, the Healthcare Advocate. OHA is an independent state agency with a three-fold mission to assure managed care consumers have access to medically necessary healthcare, to educate consumers about their rights and responsibilities under health insurance plans, and to inform legislators of problems consumers face in accessing care and propose solutions to those problems.

We support SB 98 to provide consumers access to screening colonoscopies without the financial burden of deductibles, coinsurance, copayments, or other out-of-pocket expense. Our office has received numerous consumer complaints regarding confusing insurance language, denied coverage, and unexpected out-of-pocket expenses for screening colonoscopies. Although colonoscopies are widely considered preventative diagnostic screenings for colorectal cancer, many consumers in Connecticut currently have to pay for this procedure as out-patient surgery.

We recommend a definition for the term 'procedure' be added to the language of this bill to specify the components required of a colonoscopy: the gastroenterologist's charge, the facility charge, the anesthesiologist charge, the removal/biopsy of polyps, and lab charges. It is misleading for insurance companies to advise a consumer that a screening colonoscopy is covered, and then deny claims for the various components inherent to the standards of care for performing this medical screening.

The Office of the Healthcare Advocate supports the principles of access to quality healthcare, elimination of misleading practices, and consumer maximization of value for their health insurance premiums. We appreciate the opportunity to testify today on behalf of our state's 3.5 million healthcare consumers.

If you have any questions concerning my testimony, please feel free to contact me at [victoria.veltri@ct.gov](mailto:victoria.veltri@ct.gov).